

EXHIBIT 18



A Limited Liability Company

1100 Superior Avenue, 19th Floor
Cleveland, Ohio 44114-2521
O: 216-623-0000
F: 216-623-0190
Toll Free: 866-881-2400

August 14, 2020

Lewis E Keener Sr
18535 Michaelangelo Dr
Dallas, TX 75287-3324

RE: Our File No. - 1821665 TS
Current Creditor - Bank of America, N.A.
Consumer - Lewis E. Keener Sr.

Dear Lewis E Keener Sr:

Your request for verification was received by our office regarding the above file. Below please find the verification you requested.

Specifically:

DATE VERIFIED: August 14, 2020
AMOUNT OF DEBT: Balance Due \$18,545.99

CURRENT CREDITOR: Bank of America, N.A.
ADDRESS OF CREDITOR: 655 Paper Mill Road
Newark, DE 19711
ACCOUNT NUMBER: *****0792
SOCIAL SECURITY NUMBER: XXX-XX-5990
DATE ACCOUNT WAS OPENED: January 24, 2012
DATE OF MOST RECENT PAYMENT: December 04, 2019

If you have any questions, please call (800) 837-4601 during business hours: Monday & Wednesday: 8AM-7PM, Tuesday, Thursday, & Friday 8AM-5PM, Saturday: 8AM-12PM (Eastern Time).

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Thank you for your attention to this matter.

Sincerely,

Javitch Block LLC



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This account is issued and administered by Bank of America, N.A., successor in interest to FIA Card Services, N.A.

Bar admission (OH, IN, KY, TN, TX, & WV) information for our attorneys is listed on our website at www.jblc.com

1821665 TS